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AMENDMENT TRANSMITTAL LETTER			Docket Number: CIT10087-US		
Application Number 09/276,823	Filing Date March 26, 1999	Examiner: Calve, J. <small>TECHNOLOGY CENTER</small>	Art Unit 2164		
Invention Title: SYSTEM, METHOD AND APPARATUS FOR VALUE EXCHANGE UTILIZING VALUE-STORING APPLICATIONS			Inventor(s) Joseph C. Kawan, et al		
			RECEIVED SEP 18 2001 Technology Center 2100		

I. The filing fee has been calculated as shown below:

	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT NUMBER EXTRA	RATE (\$)	FEE (\$)
TOTAL CLAIMS	47	minus	48	0	18.00	00.00
INDEPENDENT CLAIMS	4	minus	5	0	80.00	00.00
MULTIPLE DEPENDENT CLAIM ADDED					260.00	00.00
TOTAL						00.00

If applicant is a small entity under 37 C.F.R. §§ 1.9 and 1.27, then divide total fee by 2, and enter amount here.	SMALL ENTITY TOTAL	n/a
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II. The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 and 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 501458. A duplicate copy of this sheet is enclosed.

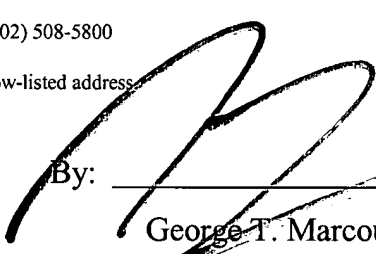
III. Applicants' undersigned attorney may be reached by telephone in our Washington, D.C. Office at:

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All correspondence should continue to be directed to our below-listed address:

Date: 9/14/01

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By: 

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